Hinduja Housing Finance Ltd.

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015. **Branch Offices:** 2nd Floor, 212B &212C . Plot no – TC/G-2/2 & TC/G-5/5 Cyber Heights, Vibhuti Khand, Gomtinagar Lucknow, UP - 226010 Email: auction@hindujahousingfinance.com

RRM- PUSHKAR AWASTHI - 9453043399 • **CRM-** RISHI CHAURASIA - 9628779333
RLM - BRAJESH AWASTHI - 9918301885 • **CLM** - AMAN KUMAR SAINI - 7007586439

POSSESSION NOTICE

Whereas the undersigned being the Authorized Officer of the **HINDUJA HOUSING FINANCE LIMITED** under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 3 of 2002) and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon the borrower (hereinafter the borrower and guarantors are collectively referred to as the "the Borrowers") to repay the amount within 60 days from the date of receipt of said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section 4 of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this the dates mentioned against each account.

The borrower/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the **HINDUJA HOUSING FINANCE LIMITED** for an mount and future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges, etc. thereon.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	LAN Nos. / Name of Borrowers / Guarantors & Address	Demand Notice Date / Date of Possession	Amount Outstanding
1.	UP/LKW/LKNW/A000000705, **Dhruvraj Dhruvraj S/o Ram Bhuval, Asha W/o Dhruvraj, Both- R/o** E-1/904 Ruchi Khand 1 Sharada Nagar Lucknow Up-226002. **Both Also At-** House No. 1/904 (EWS) Ruchi Khand 1 Sharada Nagar Yojana Raibareli Road Lucknow Sub Registrar Lucknow Uttar Pradesh 226002.	**04-08-2026** / **17-11-2026 Symbolic**	Rs. 11,14,012/- as on 25-07-2026 plus interest thereon
	Description of the Property: HOUSE NO. 1/904 (EWS) RUCHI KHAND 1 SHARADA NAGAR YOJANA RAIBARELI ROAD LUCKNOW SUB REGISTRAR LUCKNOW UTTAR PRADESH 226002. AREA ADMEASURING 30 SQ MTR.		
2.	UP/LKW/LKNW/A000000895, **AMAR SINGH S/O RAM DULARE, SHALU SINGH W/O AMAR SINGH, Both R/O** LATIF NAGAR BENTI LUCKNOW UP-226005.	**14-08-2026** / **17-11-2026 Symbolic**	Rs. 15,48,023/- as on 27-07-2026 plus interest thereon
	Description of the Property: EK KITA BHUKHAND MINZUMLA KHASRA NO. 265SA VILLAGE ALINAGAR SUNEHRA PARGANA BIJNOR TEHSIL SAROJNI NAGAR DISTRICT LUCKNOW. AREA ADMEASURING 800 SQ FT. PIN CODE 226023.		
3.	UP/LKW/LKNW/A000001574 & UP/LKW/LKNW/A000001962, **Sanjay Kumar Sharma, S/o Radhey Shyam Sharma, Malti Sharma W/o Sanjay Sharma, Both R/o** 4/198 Viram Khand Gomti Nagar Lucknow 226010. **Both Also At-** Pratibhasahkari Samiti Gomti Nahar Lucknow Up-226010.	**04-08-2026** / **18-11-2026 Symbolic**	Rs. 16,01,872/- as on 25-07-2026 plus interest thereon
	Description of the Property: PLOT NO. H 20 BEING PART OF KHASRA NO. 243 SITUATED IN VILLAGE BHAISORA LUCKNOW SUB REGISTRAR 2ND LUCKNOW UP-226010. AREA ADMEASURING 1100 SQFT.		
4.	UP/LKW/LKNW/A000002936, **Mithilesh Kumar Yadav S/o Saroj Kumar Yadav** R/o 28 Keshav Nagar Lucknow Up-226021. **Rachna Yadav D/o Ramakant Yadav** R/o 28 Keshav Nagar Lucknow Up-226021. **Also At-** 19 Raiganj Uttari Near Badhi Tola Ward No. 39 Gorakhpur 273001. **Saroj Kumar Yadav S/o Katawaru Yadav** R/o Village Koligadaha Post Koilgadha Koilgarha Deoria Up-274204. **Panmati Devi W/o Saroj Kumar Yadav**, R/o 132 Umanagar Ward No. 15 Deoria Up-274001 UP.	**04-08-2026** / **18-11-2026 Symbolic**	Rs. 12,82,398/- as on 25-07-2026 plus interest thereon
	Description of the Property: House Built On Plot No. 28 Khasra Number 273 Min Situated At Village Gaurbheet Pargana & Tehsil & District Lucknow Area Admeasuring 1000 Sq Ft. Pin Code-226021.		

Date: 20.11.2026, Place: Lucknow — **Authorised Officer, Hinduja Housing Finance Limited**

AXIS BANK LTD.

Branch Office - Axis Bank Limited, SBB LOAN CENTER SCO-221, 2nd Floor, Paramjeet Tower, Sector-12, Karnal-132001

Corporate Office: 3rd Floor, Block-B, Bombay Dyeing Mills Compound, Pandurang Budhakar Marg, Worli, Mumbai-400 025, Registered Office: 'Trishul', 3rd floor, opposite Samartheswar Temple, Law garden, Ellisbridge, Ahmedabad-380006

APPENDIX IV [Refer Rule – 8(1)] POSSESSION NOTICE (For Immovable Property)

Whereas the undersigned being the Authorized Officer of Axis Bank Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued **demand notice dated 05.06.2026** calling **M/S GAURAV TRADERS, RAJENDRA PRASAD KESHARWANI, GAURAV KESARWANI, NITIN KESARWANI, SANJAY KUMAR, SMT. PREM LATA (Borrower/ Co Borrower/Mortgagor/Guarantor)** to repay the amount mentioned in the **Rs. 70,58,399.74/-(Rupees Seventy Lac Fifty Eight Thousand Three Hundred Ninety Nine & Paise Seventy Four Only) (the amount includes interest till 05-03-2025) & Rs. 3,53,538/-(Rupees Three Lac Fifty Three Thousand Five Hundred Thirty Eight Only) (the amount includes interest till 28-02-2025] as on 05-06-2026** together with interest and cost thereon within 60 days from the date of receipt of the said notice.

The Borrower(s)/Co-Borrower(s)/Mortgagor(s)/Guarantor(s) above said having failed to repay the amount, notice is hereby given to the Borrower(s)/Co-Borrower(s)/Mortgagor(s)/ Guarantor(s) and the Public in General that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on **18.11.2026.**

The Borrower(s)/Co-Borrower (s)/ Mortgagor(s)/ Guarantor(s) above said in particular and the Public in General is hereby cautioned not to deal with the properties and any dealings with the properties will be subject to the charge of the Axis Bank Ltd. for an amount **Rs. 70,58,399.74/-(Rupees Seventy Lac Fifty Eight Thousand Three Hundred Ninety Nine & Paise Seventy Four Only) (the amount includes interest till 05-03-2025) & Rs. 3,53,538/-(Rupees Three Lac Fifty Three Thousand Five Hundred Thirty Eight Only) (the amount includes interest till 28-02-2025) as on 05-06-2026** together with further interest thereon at the contractual rate of interest till the date of payment & expenses thereon.

The Borrower(s)/Co-Borrower(s)/Mortgagor(s)/Guarantor(s)'s attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF IMMOVABLE PROPERTY

All that part and parcel of Property bearing: Immovable Assets All such pieces or parcels of a diverted land/property admeasuring area 169.897 sq. mts., part portions of Premises No. 9, Leader Road, Allahabad, Uttar Pradesh, in the name of Mr. Sanjay Kumar S/o Sharda Prasad Kesharwani and Mrs. Prem Lata W/o Rajendra Prasad Kesarwani, together with all the buildings and structures thereon, fixtures, fittings and all plant & machinery attached to earth or fastened to anything attached to earth, both present and future. **Bounded by: East:** Part Premises No. 9, Leader Road; **West:** 18 ft. PVT. Road, part of said premises; **North:** Part Premises No. 9, Leader Road; **South:** Part Premises No. 9, Leader Road.

Please note that as mentioned in Sub Section 13 of Section 13 of the aforesaid Act, you shall not transfer by way of sale, lease or otherwise any of the assets stated under security referred to in this notice without prior written consent of our bank.

Dated: 18.11.2026, Place: Allahabad — **Sd/-, Authorized Officer, Axis Bank Ltd.**

SITAARA HOUSING FINANCE LTD

(Formerly known as Sewa Grih Rin Ltd) Registered office: 1st Floor, 216/C-12, Old No. C-12, Plot No. 13-B, Guru Nanak Pura, Laxmi Nagar,Delhi - 110092- Delhi - India

RULE-8(1) POSSESSION NOTICE (For immovable Property)

Whereas, The undersigned being the Authorized officer of the **Sitaara Housing Finance Ltd** under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(2), issued a Demand Notice calling upon the Borrowers/Co-borrower/Guarantor to repay the amount mentioned in the notice and further interest within **60 days** from the date of receipt of the said notice. The Borrowers/Co-borrower/Guarantor having failed to repay the amount, notice is hereby given to the Borrowers/Co-borrower/ Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him / her under Section 13 (4) of the said Act read with Rule 8(1) of the said Rules. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Sitaara Housing Finance Ltd.** for below mentioned Outstanding amount plus interest and incidental expenses, costs thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Loan Account No., Name of Borrower / Co-Borrower / Guarantor	Amount Outstanding as on Date	Date of Demand Date / Symbolic Possession
1	**Loan Account No.: HLP100007738 & H4CP000005005618** **1. Smt. Satrekha Porwal W/o Shri Neeraj Kumar (Borrower),** **2. Shri Neeraj Kumar S/o Shri Tara Chand (Co-Borrower),** **3. Shri Nawab Singh S/o Shri Sar Nam Singh (Guarantor)**	**Rs. 3,94,360.16/-** as on 20.08.2026	20.08.2026 / 16.11.2026 (Symbolic)

Description of Mortgaged Immovable Property: Plot No. 599, Arazi No. 10, Mauza Jarauli Pargana, **Tehsil and District Kanpur Nagar, Uttar Pradesh-208027, Mortgaged Property Area Measuring 60 Sq. Yards. Boundaries: East:** 25 Feet Road, **West:** Plot No. 597, **North:** Plot No. 598, **South:** Plot No. 600.

Place : Uttar Pradesh, Date : 19.11.2026 — **Authorised Officer, Sitaara Housing Finance Ltd, (Formerly known as Sewa Grih Rin Ltd)**

Punjab & Sind Bank (A Govt. of India Undertaking) पंजाब एण्ड सिंध बैंक भारत सरकार का उपक्रम

REGIONAL OFFICE: First Floor, Satguru Tower, CP47A, Sector-E, Jankipuram, Lucknow

Premises Required

Punjab & Sind Bank requires suitable ready built and well-constructed hall type buildings having below mentioned Carpet Area including space for ATM on lease/rental basis, Premises should be preferably in Ground Floor at:

S.N.	Name of Villages, Cities, Town, Localities in a City	Carpet Area
1	Dafrapur Churaha-Saidanpur, Distt.-Barabanki	800 Sq. Ft.
2	Deviganj, Distt.-Barabanki	800 Sq. Ft.

Premises offered should have all clearance certificates from statutory authorities. Interested owners/registered Power of attorney Holders of such premises in the desired locality who are ready to lease out their readily available premises on long term lease basis preferably for 15 years or more may send their offers in the prescribed format available on Bank's Web Site **www.punjabandsindbank.co.in** or the same may be obtained from the above address during office hours. The complete offer's duly sealed & signed should reach the undersigned on or before **03.12.2026, 05:00 PM** at the above address.

No brokerage will be paid by the Bank. Bank reserves the right to accept or reject any or all offers at its sole discretion without assigning any reasons whatsoever.

Date: 20.11.2026 — **Regional Manager, Lucknow**

"IMPORTANT"

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HDB FINANCIAL SERVICES LIMITED

From the trusted family of HDFC Bank

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad -380009
Branch Office: HDB Financial Services Limited, Khasra No. 47, Opposite Dussehra Ground, Budella, Near Oxford School, Vikaspuri, New Delhi-110018

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

The undersigned as authorized officer of HDB Financial Services Limited has taken over possession of the following property pursuant to the notice issued U/s 13(2) of the securitisation and reconstruction of the financial assets and enforcement of security interest Act 2002 in the following loan accounts with a right to sell the same on **"As is where is basis" and "As is what is basis"** for realization of company's dues.

1. Borrower/s & Guarantor/s Name & Address 2. Total Due+ Interest From	Description of the Property	1. Date & Time of E-Auction 2. Last Date of Submission of EMD 3. Date & Time of the Property Inspection	1. Reserve Price 2. EMD of the Property
1. M/s Vishnu Motors 00,19 Ashok Kumar Leader Road Leader Road Allahabad-211003 Uttar Pradesh **And Also** Shop No. 18 & 19 Mohalla Leader Road Shopping Centre & LIG Flat No. 1 On 1st Floor Mohalla Leader Road Housing Scheme Allahabad-211003 **2) Mansi Agrawal** 1 Leader Road Flat No. 1 Leader Road Allahabad -211003 Uttar Pradesh **3) Shivam Kumar Kesarwani** 1 Leader Road Flat No. 1 Leader Road Allahabad-211003 Uttar Pradesh **4) Meera Kesarwani** 1 Leader Road Flat No. 1 Leader Road Allahabad -211003 Uttar Pradesh **Account No. 51579044 Rs. 8816207.86/-** (Rupees Eighty Eight Lakhs Sixteen Thousand Two Hundred Seven and Paise Eighty Six Only) as of 10.06.2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	**SCHEDULE OF THE SECURITIES I** All the Piece and Parcel of property LIG Flat No.1 on 1st Floor, Mohalla Leader road Housing Scheme, Pargana Tehsil Sadar Distt Prayagraj Area 51.20 Sq. Mtrs. Property Bounded as North: GAP , South: 4.25 Fit Wide Garage East: GAP West: LIG Flat No.2 **SCHEDULE OF THE SECURITIES II** Shop No. 18 Mohalla Leader road Shopping Centre, Pargana Tehsil Sadar Distt Prayagraj Area 20.91 Sq. Mtrs. Property Bounded as North: 10 Ft Wide Road, South: Lane East: Shop No. 19 West: Shop No. 17 **SCHEDULE OF THE SECURITIES III** Shop No. 19 Mohalla Leader road Shopping Centre, Pargana Tehsil Sadar Distt Prayagraj Area 22.01 Sq. Mtrs. Property Bounded as North: 10 Ft Wide Verandah & After Leader Road , South: Lane East: Open West: Shop No. 18	1) E-AUCTION DATE: **24.12.2026 --10 .30 AM to 5.PM WITH UNLIMITED EXTENSION OF 5 MINUTES** 2) LAST DATE OF SUBMISSION OF EMD WITH KYC 23.12.2026 -- TILL 5 PM 3) DATE OF INSPECTION: BETWEEN 25.11.2026 -- 12:00 PM TO 4:00 PM IST	Reserve Price (IN INR): **Rs. 1,27,05,000/- (Rupess One Crore Twenty Seven Lakhs Five Thousand Only)** EMD Amount (IN INR) : **Rs. 12,70,500/- (Rupess Twelve Lakhs Seventy Thousand Five Hundred Only)**

The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself/itself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/Properties, before submitting the bids. **Terms & Conditions of Online Tender/Auction** (1) The auction sale shall be "online e-auction" bidding through website https://bankeauctions.com/ **on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes.** (2) The interested bidders shall submit their EMD through Web Portal: https://bankeauctions.com/ (the user ID & Password can be obtained free of cost by registering name with https://bankeauctions.com/) through Login ID & Password. The EMD shall be payable through NEFT in the account mentioned above.After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https://www.bankeauctions.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact C1 INDIA PRIVATE LIMITED, Mr. Dharani krishna, email id - andhra@c1india.com; ph.no- 9948182222Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003 , E-mail ID :support@bankeauctions.com- / 91-7291981124/25/26 and for any property related query may contact Authorised Officer: **MR. Vikas Anand; Mobile No: 9711010384, e-mail ID : vikas.anand@hdbfs.com, and MR. Surya Tripathi; Mobile No: 6392251690, e-mail ID: surya.tripathi@hdbfs.com** during the working hours from Monday to Saturday (3) The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favor of **"HDB FINANCIAL SERVICES LIMITED" payable AT PAR/New Delhi** or NEFT/RTGS in the account of **"HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD;** on or before **date and time mentioned above (Please refer to the details mentioned in table above)** and register their name at https://bankeauctions.com/ and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded {1. Copy of the NEFT/RTGS challan/DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement)} on the website before or by the last date of submission of the EMD(s) as mentioned in the table above and also submit hardcopy thereof at the Branch mentioned hereinabove. (4) Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/ Pay order in favour of **"HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ New Delhi** or NEFT/RTGS in the account of **"HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; on or before date and time mentioned above.** (5) Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not participate in the bid process, EMD deposited by the Bidder shall be forfeited without further recourse. However, EMD deposited by the unsuccessful bidder shall be refunded without interest. (6) The bid price to be submitted shall be above the Reserve Price alongwith increment value of Rs.10,000/- (Rupees Ten Thousand only) and the bidder shall further improve their offer in multiple of Rs. 10,000/- (Rupees Ten Thousand only). The property shall not be sold below the Reserve Price set by the Authorised Officer. (7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of of **"HDB FINANCIAL SERVICES LIMITED"** payable AT PAR/ NEW DELHI or NEFT/RTGS in the account of **"HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDFC0000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD** and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Company. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Company, if the successful bidder fails to adhere to terms of sale or commits any default. (8) On compliance of terms of Sale, Authorised officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser. (9) Company does not take any responsibility to procure permission / NOC from any authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electricity dues, property tax or other charges, if any. (10) The successful bidder shall bear all expenses including pending dues of any Development Authority, if any/ taxes/ utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty /registration fees etc. for registration of the Sale Certificate. (11) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The immovable property shall be sold to the highest bidder. However, the Authorised Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary. (12) To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property. (13) Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc. is due and payable till its actual realization. (14) The notice is hereby given to the Borrower(s) / Mortgagor(s) to remain present personally at the time of sale and they can bring the intending buyer/purchasers for purchasing the immoveable property as described hereinabove, as per the particulars of the Terms and conditions of sale. (15) Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website https://bankeauctions.com/ for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereinabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions of the Auction may be downloaded from the website https://bankeauctions.com/ or the same may also be collected from the concerned Branch office of HDB Financial Services Limited. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to **Mr. Vikas Anand Mob. No. 9711010384; at HDB FINANCIAL SERVICES LIMITED, ADDRESS- :** , Khasra no. 47, 2nd Floor, Opposite Dussehra Ground, Vikaspuri, New Delhi-110018 **on or before date and time mentioned above. (Please refer to the details mentioned in table above).**(16) The property shall be sold on "As is Where is Basis" and "As is What is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant / settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor. (17) This publication is also a **'30' (Thirty) days'** of notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 6(2), 8(6) and Rule 9 of Security Interest (Enforcement) Rules 2002, to discharge the liability in full and pay the dues as mentioned above alongwith upto date interest and expenses within **'30' (Thirty) days'** of from the date of this notice failing which the Secured asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped.

For further details and queries, contact Authorized Officer, HDB FINANCIAL SERVICES LIMITED Mr Vikas Anand : 09711010384.

Place: New Delhi, Date: 20.11.2026 — **Authorised Officer, HDB Financial Services Limited**

Form No.5

DEBTS RECOVERY TRIBUNAL, LUCKNOW

600/1 University Road near Hanuman Setu Mandir, Lucknow 226007
(Area of Jurisdiction Part of Uttar Pradesh)

Summons for Filing reply & Appearance by Publication

[Summons to Defendants U/S 19(3) of the Recovery of Debts and Bankruptcy Act, 1993 read with Rule 12 and 13 of the Debt Recovery Tribunal (Procedure And Rules) 1993.]

Original Application No: 1083 of 2024

Bank of Baroda .....**Applicant**

Versus

M/s Malhotra Agencies and others .....**Defendants**

To,

(1) M/s Malhotra Agencies, through its Proprieter- Mr Shashank Malhotra; Business at LGF-Shop No 9; Plot No 110/21kha, Meer Jaan Lane, East Gaon, District-Lucknow, UP. Pin-226004

(2) Mr Shashank Malhotra, S/o Sunil Kumar Malhotra; R/o House No D-313, Chandra Nagari, Rajender Nagar, Aishbagh Road, District-Lucknow, UP. Pin-226004.

(3) Mrs Seema Malhotra, W/o Mr Sunil Kumar Malhotra; R/o House No D- 313, Chandra Nagari, Rajender Nagar, Aishbagh Road, District- Lucknow, UP. Pin-226004

(4) Mr Sunil Kumar Malhotra; R/o House No D-313, Chandra Nagari, Rajender Nagar, Aishbagh Road, District-Lucknow, UP. Pin-226004

In the above noted application, you are required to file reply in Paper Book form in Two Sets along with documents and Affidavits (if any) personally or through your duly authorized agent or legal practitioner in this tribunal, after serving copy of the same on the applicant or his counsel / duly authorized agent after publication of the summons and thereafter to appear before the Tribunal on **02-02-2027** at **10:30 A.M.**, failing which the application shall be heard and decided in your absence.

Court Seal

Registrar
Debts Recovery Tribunal, Lucknow

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pnb Housing Finance Limited

Regd. Office:- 9th Floor, Antriksh Bhavan, 22, K G Marg, New Delhi-110001. :- 011-23357171, 23357172, 23705414, Website: www.pnbhousing.com

Lucknow Branch:-307 & 308, 3rd Floor, Commercial Complex, Cyber Heights,Vibhuti Khand, Gomti Nagar Lucknow -226010

NOTICE UNDER SECTION 13(2) OF CHAPTER III OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002, READ WITH RULE 3(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 AMENDED AS ON DATE

We, the PNB Housing Finance Limited (hereinafter referred to as 'PNBHFL') had issued Demand notice U/s 13(2) of Chapter III of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The said Demand Notice was issued through our Authorized Officer to all below mentioned Borrowers/Co-Borrower/Guarantors since your account has been classified as Non-Performing(NPA) Assets as per the Reserve Bank of India/ National Housing Bank guidelines due to non-payment of instalments/ interest, The contents of the same are the defaults committed by you in the payment of instalments of principals, interest, etc. Further, with reasons, we believe that you are evading the service of Demand Notice hence we are doing this Publication of Demand Notice which is also required U/s 13(2) of the said Act. You are hereby called upon to pay PNBHFL within a period of 60 Days of the date of publication of this demand notice the aforesaid amount along with up-to-date interest and charges, failing which PNBHFL will take necessary action/measures under all or any of the provisions of Section 13(4) of the said Act, against all or any one or more of the secured assets including taking possession of the secured assets of the borrowers and guarantors. You kind attention is invited to provisions of sub-Section (8) of Section 13 of the of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 where under you can tender/pay the entire amount of outstanding dues together with all costs, charges and expenses incurred by the PNBHFL only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. FURTHER, you are prohibited U/s 13(13) of the said Act from transferring either by way of sale, lease or in any other way the aforesaid secured assets.

Loan Account No.	Name/ Address of Borrower and Co- Borrower(s)	Name & Address of Guarantor(s)	Property (ies) Mortgaged	Date of Demand Notice	Amount O/s as on date Demand Notice
HOU/LUC/0223/1080378,B.O. Lucknow	**Mr. Srikant Tripathi (Borrower) Ms.Chinta Mani Tripathi (Co-Borrower)** House No Ews 70 Ratnakar Khand, South City Near Dr B R Ambedkar, Raibareli Road, Lucknow, Uttar Pradesh, India, 226025,	NA	Plot NoE1/10, Part of Khasra No. 2571 Sa Min, Kalp City, Situated At Village Bijnaur, Tehsil Sarojini Nagar, Lucknow, U.P., 226025	08-11-2026	**Rs 12460629.66** (Rupees one Crore Twenty Four Lakh Sixty Thousand Six Hundred Twenty Nine and Sixty Six Paisa only)
HOU/LUC/0518/5338 20, B.O. Lucknow	**Mr. Anuj Kumar Mishra (Borrower)** Vilo Industries India, F 117 Laxmi Nagar, New Delhi, Delhi,110092, **Ms. Akansha Mishra (Co-Borrower)** Plot No 16,Shiv Nagar, Colony Madiyaon, Lucknow, Uttar Pradesh, India, 226021,	NA	House Built On, Khasra No 7, Daudnagar, Faizullaganj, Lucknow, Uttar Pradesh, 226020,	08-11-2026	**Rs 1662063.75** (Rupees Sixteen Lakh Sixty Two Thousand and Sixty Three and Seventy Paisa Only)
HOU/LUC/0518/5344 80, B.O. Lucknow	**Mr. Raghvendra Singh (Borrower)** H No545KA/GP 029,Gayatri Puram Near, Baradari,Ring Road, Lucknow, Uttar Pradesh, 226001. **Ms. Neetu Singh (Co-Borrower)** H N. M 1/298, Sector M1, Aashiyana, Kanpur Road, Aashyiana, Lucknow, Uttar Pradesh, 226012,	NA	House Number, M 1/298, Sector M 1, Aashiyana, Kanpur Road, Aashyiana, Lucknow, Uttar Pradesh, 226012,	08-11-2026	**Rs 3689930.23** (Rupees Thirty Six Lakh Eighty Nine Thousand Nine Hundred Thirty & Twenty Three Paisa Only)
NHL/LUC/0920/8140 16, B.O. Lucknow	**Mr. Ashu Sonkar (Borrower), Mr./Ms. Bachanu Bachanu (Co-Borrower)** 474A/52, Near Madhu Hostel, Brahma Nagar,Triveni Nagar Nirala Nagar, Lucknow, U.P., 226020.	NA	474A/52 Brahma Nagar, Triveni Nagar, Nirala Nagar, Lucknow, Uttar Pradesh, 226020,	08-11-2026	**Rs 3015550.93** (Rupees Thirty Lakh Fifteen Thousand Five Hundred Fifty & Ninety Three Paisa only)

Place:- Lucknow, Dated:- 20.11.2026 — **Authorized Officer, (M/s PNB Housing Finance Ltd.)**

LIC HFL — LIC HOUSING FINANCE LTD

Back Office: Lucknow
5th Floor, Jeevan Bhawan-II, Nawal Kishore Road, Hazratganj, Lucknow-226001

E-AUCTION SALE NOTICE

WHEREAS the undersigned being the Authorized Officer of LIC Housing Finance Ltd (LIC HFL), under Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued **Demand Notice** to following Borrowers/Mortgagors/Guarantors calling upon them to repay the outstanding due amount mentioned in the said notices. However, The Borrowers/Mortgagors/Guarantors having failed to repay the said due amount, the undersigned has taken **POSSESSION** in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8.

This notice is hereby given to the public in general and in particular to the Borrower(s)/Guarantor(s) that the below described immovable property have been mortgaged to the LIC HFL, the possession of which has been taken by the Authorised Officer of LIC HFL will be sold on "As is where is", "As is what is", and "Whatever there is" & without any recourse basis on **below mentioned date** as per the brief particulars given here under.

Sr. no	Loan No. / Name of Borrower/Co Borrower	Description of Property (All the part & Parcel consisting of)	Dt. of Demand Notice / Date of Poss. Notice / Dues Amount (Rs.) / Typer of Property	Reserve Price(Rs.) / Earnest Money(10%) / Bid increment Amount / Contact person	Bank Details (Emd to be Transferred to)	Date of Inspection / Last date of submission of Online Tender /Bid E Auction Date
1	**Area Office: Aliganj Borrower-Mr. Noman Ahmad S/o Mr. Mohd. Yunus** R/o H.No. 159/37 Subhan Nagar Masjid Gaus Nagar Rakabganj, Lucknow, Uttar Pradesh-226018 **Guarantor- Mr. Sayyed Md. Faizal S/O Mr. Abdul Gani** , R/o 32A Adil Nagar Kalyanpur, Near Rashfil Academy, Lucknow-(226022) Loan A/c No. **111900001263 111900001925**	**Property-**Ek Kita House Built On Part Of Plot No. 17, Khasra No. 45 Mi, Situated at Village-Mahipatmau, Pargana, Tehsil And Distt. Lucknow, **Area-69.702 Sq.mtr, In The Name Of Mr. Noman Ahamad S/o Mr. Mohd. Yunus, Boundaries :** East- Plot of Irfan, West-rest Part of Plot No.17, North-plot's Tabassum, South-18'-0" Wide Rasta	12.10.2023 / 21.03.2024 / Rs. 34,94,968.12 as on 12.10.2023 + Intt & other Charges / **Symbolic Possession**	Rs. 34,20,000/- / Rs. 3,42,000 / Rs. 10,000/- / Mr. Dinendra Singh Karki Mob-9984778323 / Mr.